

Table One: Reinsurance Quotes to-Date for the HFP County Buy In Program

Insurance Carrier: Ace American/Presidio Excess Insurance Services, Inc							
Hospital Services							
Maximum Payable (Per Member Per Year)	\$1,000,000						
Deductible Options¹:	\$200,000	\$175,000	\$150,000	\$125,000	\$100,000	\$75,000	
Associated Premium Rates (Per Member Per Month):	\$1.00	\$1.21	\$1.61	\$2.27	\$3.38	\$5.24	
Physician Services							
Maximum Payable (Per Member Per Year)	\$250,000						
Deductible Options:	\$25,000	\$20,000	\$15,000	\$10,000	Not Quoted	Not Quoted	
Associated Premium Rates (Per Member Per Month)	\$0.19	\$0.25	\$0.44	\$1.00			

Pending Quotes:

Insurance Carrier: OneBeacon America Insurance Company

Insurance Carrier: Standard Security Life of New York/Independence Care

~~Insurance Carrier: Chubb/Executive Risk~~

Decline to quote

~~Insurance Carrier: HCC Life Insurance Company~~

Decline to quote

~~Insurance Carrier: Ing Re~~

Decline to quote

Assumptions: 20,000 County Buy-In enrollees

Policy Term: January 1, 2007- December 31, 2007

Reimbursement Percent = 90%

Quotes valid thru November 30, 2006

Table Two: Reinsurance Cost Impacts to the HFP County Buy –In Program

1	<u>Hospital Services:</u>						
	Deductible Amounts	\$200,000	\$175,000	\$150,000	\$125,000	\$100,000	\$75,000
	Per Member Per Month (PMPM) Cost for Deductible	\$1.00	\$1.21	\$1.61	\$2.27	\$3.38	\$5.24
2	<u>Physician Services:</u>						
	Deductible Amounts	\$25,000	\$20,000	\$15,000	\$10,000	Not Quoted	Not Quoted
	Per Member Per Month Cost for Deductible	\$0.19	\$0.25	\$0.44	\$1.00	\$1.00	\$1.00
3	Possible Combinations of PMPM Costs (Lowest to Highest):						
	Total Per Member Per Month Cost (1+2)	\$1.19	\$1.46	\$2.05	\$3.27	\$4.38	\$6.24

Assuming County Buy-In 20,000 enrollees

All quotes are per member per month

Ace American Insurance Company/Presidio Excess Insurance Services